FOTTER ON CURRENCY.

THE INSTRUMENT OF ASSOCIATION: A MANUAL OF CURRENCY. By GEORGE A. POTTER. 12mo., pp. 131. Hurd & Houghton.

It is several years since we met the first man who had reduced political economy to a science, and who could prove in seven seconds that all known financiers are fools, and that he alone understood the theory of money and how to deal with the national debt. He was out at elbows, greasy, furzy, seedy, with hair uncombed, linen unwashed, his pocketbook lined with board bills, and his brain laboring under a double attack of Adam Smith and the vertigo, of which we thought the effects of Adam Smith were, on the whole, the more painful. We have witnessed the avatars or incarnations of this Vishnu of Finance very frequently during the past five years, and always with the lugubrious interest due to the arrival of a personage who gives nine indications in ten that he is a madman, and the tenth that he is a prophet. The latest avatar of the Spirit of Finance makes known its revelations in this little volume. It is doughty and not doubtful. It scorns uncertainty and hesitation. In all the positions taken its author assures us with profound dignity that he is "cock sure," and yet that no other person has had the wisdom to conceive, or now has the brains to apprehend, his position. There is a disagreeableness about writing books for the next generation. So few of the present day may appreciate them that, perchance, no copies may remain over for those who will. In the hope to aid in rescuing Mr. Potter's book from the oblivion to which the indifference of this generation would consign it, we preserve its essential points. By adding the amount of the deposits in banks (\$356,390,480) to the amount of legaltender notes, National bank notes, and State bank notes, usually styled currency, (\$654,471,993,) he estimates our paper currency at \$1,210,871,473. Deducting the legal-tender reserves of the banks, and adding the deposits in State banks and the gold currency in use in California and Oregon, he arrives at a total currency of \$1,391,783,577, which, estimating our population at 35,000,000, is equal to a per capita circulation of \$40 in currency value. He then assumes that the actual or gold value of our entire currency is no greater in 1868 than it was in 1860, and that our entire currency (including specie, circulating bank notes, and deposits) then amounted to \$171,960,000, and bence that this is the actual gold value of our enture currency to-day; that our greenbacks, though relling in the market for 78 cents in gold per dollar, are really worth only \$3 cents, and that the gure-all for our financial diseases is simply to exthange and redeem our present currency at 33 cents per dollar. The first objection to this theory is, that like the Catholic miracle of transubstantiation, it asks us to accept a hair-splitting hypothes's against the evidence of our eyesight. We see our green backs to be worth in gold in the market 78. That is all the evidence we can have that they, or anything else, has any value whatever. Theories are admissible to explain why known facts are facts, but not to prove knewn facts to be falsehoods. The value of a greenback is a material fact to be determined by observation, not a theory to be deduced from argument. If Mr. Potter can argue himself into the belief that greenbacks are worth only 33 cents in gold, he will what he has at that price. If he cannot persuade himself of the truth of such a theory, why print a book to persuade others of what he himself Joes not believe. But Mr. Potter's facts are imperfect. The total amount of what he classes as currency in the United States on January 1, 1861, was as

This important addition of the specie in estimating the total amount and value of our currency in 1861 would raise the present value of our currency to about 55 cents on the dollar, according to Mr. Potter's own worthless mode of argument. But, in fact, the principal elements which determine the value of our currency are nowhere referred to in Mr. Potter's book. Our Legal-tender act levels the value of all private debts to that of the legal-tenders, dollar for dollar. They are worth only that in which they are redeemable. Our National Banking Act does the same thing for the bank notes issued under that system. Being redeemable in the legal-tenders, they can be account" on which business is transacted depends for its value on the value of the legal tenders. What determines the value of the legal tenders? They are the promise of the Government, without interest, to pay money at an indefinite time. If the Government owed no other debt than these legal tenders they would be worth par. But in addition it owes \$2,200,000,000 of bonds, and these, forming the main bulk of its debt, are the criterion which determines the value of all its promises, as the hight of the water in a large reservoir will determine its hight in a smaller one which is subterraneously connected with it. The promise of a Government without interest must bear a nearly fixed proportion to its debt due on time with interest. This we see to have been true. When our bonds were worth only 40 cents on the dollar in gold they were still at from 8 to 12 cents above par in currency, just as they are now. Our bonds and currency rise and fall in gold value pari passu, and our bonds must come to par in gold before any currency based on the credit of the Government can be redeemable in specie. This dependence of our currency upon the credit of the Government Mr. Potter wholly overlooks; yet it is the very gist of the matter. He adorns his margins with the names of Mill. Burke, McCulloch (the British economist), Adam Smith, Say, and other writers on political economy; but none of these had to do with a legal-tender currency depreciated like our own-not by its own bulk, but by the relation in which it stands to a national debt not capable of being immediately brought to par. Mr. Potter's book commits the common error of applying the texts of buried political economists of England to conditions wholly different from those which they discussed or were acquainted with. Hence his very natural discovery that the men whom practical experience in the management of our national finances has divorced from these buried idols are all fools, a discovery which involves the counter-agreement of practical financiers that Mr. Potter has got nothing of any value to reveal.

Many of the incidental statements in this book are as seriously at war with common sense as its main position. For instance, on page 21, speaking of gold, the author styles it "the cheapest currency that human ingenuity can devise," and that "its utmost cost is the loss of interest." As if the loss of interest were not cost enough! The annual interest on the amount of our paper currency-\$700,000,000-would be \$50,000,000. We save that interest by the use of paper Instead. But the interest is not the only cost. Every dollar of a gold currency costs about 95 cents in labor to produce before it performs a single exchange of property. A paper dollar costs perhaps five cents to produce and can never cost a dollar in labor at all, except by becoming worthless, in which case its holder loses the same value of labor as was expended on the gold dollar to produce it. In expense, therefore, a coin currency is exactly on a par with that portion of a paper currency which becomes worthless, except that the expense of a coin currency is incurred before it is used at all, while that of paper is incurred only when it ceases to be useful. The community, meanwhile, lose the interest on the amount of labor invested to produce the coin, in which respect it is even more costly than that portion of a paper currency which fails of redemption.

But in point of fact we could no more perform the exchanges of the City of New-York by the use of gold than we could send a telegram to London by a mule. Even where we purport to use gold, as in the payment of customs, the simple impracticability of counting it compels the use of a paper currency founded on the gold. viz., coin certificates and certified gold checks. These, in Genea, Hamburg, and the other ancient centers of banking, first gave rise to

paper. Ninety-seven per cent of the exchanges of the City of New-York are conducted by checks which balance each other at the clearing-house, without even the intervention of currency. The exchanges performed by such a currency in a day could not be by the actual use of gold in a year. And even then the losses resulting from miscounting the gold would probably exceed the whole cost of a paper currency. Mr. Carey, in his work on "Wealth," published in 1882, estimated the whole cost inflicted on the country by failures of banks to redeem their notes, between 1811 and 1850, at \$20,000, or one-seventh of one per cent of the currency issued. The economy of paper money Mr. Potter states to be the interest on its amount, or say seven per cent per annum, an admission which, with Mr. Carey's estimate, makes the cost of coin currency to be 49 times that of a paper currency. Mr. Potter has expended some labor on his book. We regret that he did not expend enough to either give it value or prevent him from publishing it.

The author of this volume has brought the stores of various reading, and the refinement of a cultivated taste to the illustration of a theme which is rarely treated without poetical extravagance or dainty sentimentality. In his excursions through the wide fields of literature, he has laid his hand on numerous incidents, anecdotes, and personal sketch-

es concerning the relations of the sexes, and collected them in a singularly miscellaneous, but highly attractive offering of fruits and flowers. A slender thread of reflection and comment serves to connect his manifold gatherings in a certain unity; but for the most part the volume is less abundant in original suggestions than in choice passages which have hit the fancy of the compiler, and for which he pleasant-

ly bespeaks the sympathy of his readers. Mr. Saunders is a decided advocate of matrimony. His faith in woman is strong enough to remove mountains. He sets forth her example as full of admirable lessons to the coarser sex. Her heroic and gentle virtues are described as fraught with persuasive admonitions to man. Yet, he insists that marriage is not essential to a noble expression of her nature. He has no words of reproach or censure even for old maids, but takes the sister of Fielding to task for affirming that "old maids are only mischievous, like monkeys, for want of employment." The slanderous charges that they are prone to scandal, Ale-bearing, impertinent curiosity, and carping illwill that their hearts are devoted to cats and puppies te cockatoos and canaries, and even to old china and crockery, he traces to evil-minded persons, crusty old bachelors, and the like whose words are to be taken with many grains of salt. But for a certain kind of old bachelors he ertertains a similar charity. "When we encounter a confirmed bachelor, of well-balanced character, kindly in his sympathies and benevolence, and divested of the narrow selfishness which too often characterizes his order, we can hardly find it in our heart to visit his criminal delinquency with great

With regard to "the pleasing malady of love-sickness," Mr. Saunders favors his readers with some edifying remarks. His diagnosis of the attack entitles him to the diploma of a doctor.

titles him to the diploma of a doctor.

The concomitants of the disease are easily discernible, and may be described as follows: absence of mind, scrupulous exactness as to personal appearance, a strange proclivity for innar observations, a sentimental caste of countenance, loss of appetite, highly nervous excitability, etc. All the moral faculties and feelings seem to succumb to the absorbing passion. The case, desperate as it may appear, is not, however, beyond the reach of cure; the peor sentimental sufferr finds sure relief in the true specific—matrimony. That is the panacea for all the Protean forms of this universal complaint, which, in its most virulent stage—like typhus fover—tends to insaid, and its most virulent stage—the typhus fover—tends to insaid, and its most virulent stage—the typhus fover—tends to insaid, and its most virulent stage—the typhus fover—tends to insaid, and its most virulent stage—the typhus fover—tends to insaid, and its most virulent stage—the typhus fover—tends to insaid, and its most virulent stage—the typhus fover—tends to manually and the contents of forms of this universal complaint, which, in its most vir-ulent stage,—like typhus fever,—tends to insanity, and plays such fantastic tricks with our poor human nature

He does not dispose of the metaphysics of the case so easily. Admitting that it is no less natural to fall in love than to breathe, and that the custom is not likely to incur the fate of many of the time-honored usages which "the advanced minds of our modern civilization have demolished," he professes himself unable to solve all its mysteries.

unable to solve all its mysteries.

Falling in love is a serio-comic business; for instance, a student leaves college, covered with academic honors, and not a stir in his affections, excepting for his kith and kin; but a fair maiden passes him on his way, and straightway he loses his heart—the victim of a giance from a sunny face. A learned metaphysician, apparently lost to all external things, by his abstract studies, walks out from his library, and his eye is suddenly arrested by the vision of a little satin shoe tripping most daintily along; and this grave embodiment of severe learning is also made a rendy captive to Cupid's maneuvers. Again, a redoubtable Son of Mars.—full panephed for the fight, and panting only for victorious fame,—enters the gay saloon, in a foreign clime, where he meets a spanish brunette of sixteen summers, who captures his brave heart and makes it surrender with a simple twirl of her fan. Who shall give us a mathematical demonstration of the mystery? Cupid is indeed a casuist.—

He is versed in occult release.

The Hibernian was in carnest, if not in haste in his lovesuit, for a beauty, when he told her he could get "no sleep' o nights for dhraming ov her?

Leaving the abstrusities of the subject, he in-

Leaving the abstrusities of the subject, he indulges in the relating of some lively anecdotes, perhaps not all of the latest brand, which throw light on the ceremony of courtship. Here is one of a

nameless savant.

A geologist, once, traveling in a stage-coach in England, happened to sit opposite to a lady; glances were exchanged, and mutual admiration seemed to be the result. Eye language was soon exchanged for verbal conversation; after a few interchanges about fossils and petrifactions, they becan to talk about hving subjects, from generalities to specialities—from the third person plurai to the first person singular. Said the gentleman, "I am still unmarried;" quoth the lady, "So am I;" said the former, "I have sometimes thought of marrying;" the latter responded, "So have L." Then a pause ensued: "Suppose," said the gentleman, "we were to marry one another—I would love and cherish," "I," said the fair one, "would honor and obey." In two days they were married. Few will admire such a precipitous courtship; it is altogether too short.

The history of Cobbett's courtship is well-known

The history of Cobbett's courtship is well-known from his naive autobiographical confessions, but it

from his naive autobiographical confessions, but it loses nothing by repetition.

When he was a sergeant-major in a regiment of foot, he fell in love with the daughter of a sergeant of artillery, then in the province of New-Strunswick. He had not passed more than an hour in her company when, noting her modesty, her quietode, and her sobriety, he said—"That is the girl for me." The next morning he was up early, and simost before it was light passed the sergeant's house. There she was on the snow, scrubbing out a washing-tub. "That's the girl for me," again cried Cobbett, although she was not more than fourteen, and he nearly twenty-one. "From the day I first spoke to her," he writes, "I had no more thought of her being the wife of another man than I had thought of her being the wife of another man than I had thought of her becoming a chest of drawers."

He pald every attention to her, and, young as she was, treated her with all confidence. He spoke to her as his friend, his second self. But in six months the artillery were ordered to leave for England, and her father with them. Here was indeed a blow. Cobbett knew what woolwich was, and what temptation a young and pretty girl would be sure to undergo. He therefore took to her his whole fortune, one hundred and fifty guineas—the savings of his pay and overwork—and wrote to tell her if she did not flud her piace comfortable to take lodgings, and put herself to school, and not to work too hard, for he would be hone in two years. It was not, however, till the end of four years that Cobbett got his discharge. He found his little girl a servant of all work, at five pounds a year, in the house of a Capt. Brisac; and, without saying a word about the matter, she put into his hands the whole of the hundred and fifty guineas unbroken! What a beautiful episode. What kindly pure trust on both sides.

The following cases are in another kind.

The following cases are in another kind.

The following cases are in another kind.

We have read somewhere of an ingenious stratagem, devised by a French lady of fortune, for securing a true husband. She kept herself very secluded from society and gave out a report that she was frightfully ugly,—as a counter-influence against her well-known wealth. As she was not accessible personally to her suitors, they, of course, had recourse to their billets-doux; and among these, one from Beigium pleased her fancy, and to his missive she rephed. An interview was accorded, and the fortunate suitor proved to be a man of fortune also, and of noble character. When they met in her saioon, the lady wore a mask; she warned him not to risk his happiness by allying himself with one so deformed in face and feature.

He replied, "Well, accept my hand; never unmask but to the eye of your husband;" so charmed was he with her sweet elequence and grace.

"I consent," she replied,—"I shall survive the appearance of affright and disgust—perhaps contempt—you may feel—after marriage."

"I will not shrink from the proof," said he, "it is your heart, and not your figure, that charms me."

In a few days their marriage took place; and notwithstanding his refusal to accept it, the whole of her fortune was settled upon him. Returning from the altar, she threw herself on her knees, before her husband, and placing her hand upon her mask, lifted it, exclaiming,—"You have not deserved deformity; you merit the love of beauty." And a vision of angelic beauty now stood before him! Nicholas, the Emperor of Russia, one day, while at dinner, the Emperor rolled up a ring in a piece of bread, and, handing it to the Princess Royal, said to her in a subdued voice,—"If you will accept my hand put this ring on your finger." This is the Imperial way of "popping the question." She took no time to deliberate, but suffered her heart to speak the truth at once; and their happy nupitals were soon consummated.

Our readers must not suppose that Mr. Saunders always affects the humorous vein in his treatment of

always affects the humorous vein in his treatment of the bank note and paper money. It was found that the subject. On the contrary, although his book for these notes performed all the functions of currency | the most part, is what may be called light readfor years after the gold on which they were issued ing, he sometimes diverges into grave discussions, had been abstracted and used. Where we pretend to which are always marked by sobriety and good sense, use gold we are really using only a different kind of | without becoming tedious by their frequency or

solemnity. His previous collections have won a good deal of favor by their aptness and point, and the present work published after a long interval, will be found to pessess the same attractive qualities.

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DODWORTH'S CLASSES FOR DANC-A. ING. At his residence No. 661 Fifth-ave., on MONDAY and THURSDAY mornings, WEDNESDAY and SATURDAY afternoons, FRIDAY evenings, or SATURDAY mornings, for FAMILIES, on MONDAY and THURSDAY evenings for GENTLEMEN,

Also at the old location, No. 212 Fifth-ave., on MONDAY and THURSDAY and FRIDAY afternoons for FAMILIES.

Circulars may be had at either Academy.

A. Mr. TERNOR'S Classes are now open for the season, at his beautiful Academy Rooms. Lyric Hall, No. 723 Sixth-ave., opposite On Wesheeders and Saturdays.

DE GARMO'S DANCING ACADEMY,

No. 82 Fiftheare, corner Fourteentheat,

NOW OPEN FOR THE SEASON.

Ladies. Wednesdays and Saturdays at 2 o'clock.

Misses and Masters. Wednesdays and Saturdays at 4 o'clock.

Gentiemen. Tuesday and Friday Kvenings at 8 o'clock. DUMAR'S DANCING ACADEMY, No. 24 West

Dry Goods.

AT GRAND-ST. CHEAP STORE. We offer this day the cheapest goods shown since the commence

BONNET AND SASH RIBBONS, NEARLY HALP THE COST OF IMPORTATION. Colored and Black SILK VELVETS, \$1 S0 per jurd. Pull line of PLUSHES, every color, cheap. TWENTY-SHILLING SATINS, both BLACK and COLORED,

NEW FRATHERS, BIRDS OF PARADISE, FLOWERS, WREATHS,

Novellies in White and Colored LACES, greatly reduced. NEW DRESS TRIMMINGS AND FRINGES. Let of Colored SILK RIBBON VELVETS, at 50 cents on the dellar-TANKER NOTIONS, CORSETS. SKIRTS.

Specialty-LEATHER SATCHELS, every size, about one-third below CHEAP HOSIERY, Lined and other GLOVES, leas than Importation

ALL OUR KID GLOVES REDUCED IN PRICES!! We have BARGAINS in UNDERSHIRTS, SCARFS, COLLARS,

Also, a line of Gents' Hemmed HANDKERCHIEFS, about half regular

Our departments are crowded with last work's purchases at the Our departments
Various AUCTION SALES.
EDWARD RIBLEY. Nos. 200, 311, and 3114 Grand at., Nos. 66, 66 and 70 Allen at., Figh block cost from the Bowers.

AT GRAND-ST. CHEAP STORE. HAT DEPARTMENT.

Largest and cheapest stock in this city to select from, without excep-Nos. 209, 211, and 311; Grandet. Nos. 66, 68, and 70 Allenet., Fifth block east from the Bowers. AT GRAND-ST. CHEAP STORE

REAL BIRDS OF PARADISE.

EIRDS OF PARADISE, BIRDS OF PARADISE, BIRDS OF PARADISE, READY TUESDAY, NOVAMBER 10. EOWARD RIDLEY, Nos. 309, 311, 3114 Grand 66, 63, and 70 Allenest, Just black cast from the Bowers

JUST RECEIVED, NEW STRIPED PARIS SKIRTINGS

NEW FRENCH AND ENGLISH SERGES FOR SUITS. IN ALL THE FASHIONABLE SHADES.

NEW PARIS MOIRE ANTIQUES.

AT LORD & TAYLOR'S.

LADIES' AND CHILDREN'S DEPARTMENT. Robes de Chambre, Breakfast Robes, Robes de Suit, Chemises, Skirts,

Children's Dresses, Skirts, Under Garments, Sacques, Hats and Caps. Boys' Suits, Coats, Blonses, &c. Infants' Wardrobes, Bridal Trous-

A large lot of Children's Clonks and Sacks at half price. SWISS PARTY DRESSES,

LORD & TAYLOR,

CLOAKS, SACQUES, CIRCULARS, BASQUES, &c., &c., FALL AND WINTER SHAWLS, TRAVELING SHAWLS, CARRIAGE RUGS, &c., &c., AT REDUCED PRICES, ALSO.

WINTER BASQUES AND SACQUES, LORD & TAYLOR, Nos. 461 TO 467 BROADWAY

Nos. 255 TO 261 GRAND-ST. AT LORD & TAYLOR'S. Rich Paris Silks, Black, Plain and Fancy, including all the new shade

for evening wear; Velvets in all colors and widths; Satins, &c.,

ALSO,
French and English Dress Goods, including Empress and Biarritz
Cloths, Poplins, Epinglines, Imperial Cords, French Merino, Alpanas,
Mohairs, &c., AT LESS THAN COST OF IMPORTATION. Nos. 461 TO 467 BROADWAY, Nos. 255 TO 261 GRAND-ST.



NOW OPENING-OUR FALL IMPORTA-TION OF LACES, EMBROIDERIES, MILLINERY and PANCY GOODS, HOSIERY, WHITE GOODS, LINEN HANDKERCHIEFS, GOODS, HOSIERT, WHITE CORSETS, &c., AT POPULAR PRICES. R. H. MACY,

Nos. 204 and 206 Sixth-ave. No. 62 West Fourtrenth at., bet. Fifth and Sixth aves LADIES' SAILOR HATS and VELVET BON-NETS. Children's Hate, Feathers and Flowers, Furs at half price Opera Bounets and Theater Hats—this is valuable. L. BINNS'S, Mil-linery, No. 277 Broadway.

OLD SILK HATS made over into the new style; also, Ladles' Hats made into the new trimmed; also, Ladles' Hats made into the new style, by JOHNSON, No. 491 Eighth-ave., corner Thirty-sixth-st.

Bry Coods.

KENTUCKY JEANS. Mildewed and Spotted Jeans and Cotton and Woolen Goods restored to original colors, by

JAMES MARTIN & Co., No. 113 Chestnut at., Philadelph M. A. DOUGLASS will open on WEDNES-DAY, Nov. II, a fine assortment of PARIS CLOAKS, In cloth and velvet, at No. 13 East Seventeenth-st., between Broadway and Pifth-are.

DRESS TRIMMINGS, VELVETS, LACES,
AND EMBEROIDERIES.
NEW GOODS, AT ATTRACTIVE PRICES. Nos. 880 and 892 Broadway, near Ninet

BEADS OF EVERY DESCRIPTION.
M. P. BROWN, Importer, No. 203 Broadway, N. Y.

AT GAYNOR'S,

GATNOR, IMPORTER, Nos. 765 and 824 Broadway.

CORSETS. We have just opened another invoice of

GAYNOR, IMPORTER,

UMBRELLAS.

ENGLISH UMBRELLAS, ENGLISH UMBRELLAS, n Cotton, Alpaca and Silk, which he will sell at low pr

GAYNOR, IMPORTER, TO MILLINERS and COUNTRY STORE-

AT GRAND-ST. CHEAP STORE, JOB LOTS from AUCTION TO-DAY!

Chesp Veathers Plowers, Ribbons, Velvets, and Sating. We cut lengths at piece prices. Nos. 309, 311, 3111 Grand, 66, 68, and 70 Allen-st.

Fifth block east of the Bowery.

Surniture.

BEDROOM ENAMELED FURNITURE of warranted manufacture. Also, solid Christiant and Walnut Chan ber Rultes, plain and ornamental, at H. P. PARKINGTON's, No. 368 Canal et., opposite Wooster. Established 1863.

FIRST-CLASS FURNITURE.
BRAUNSDORF & METZ.
Nos. 125 and 127 Rivington-at.,
effer their stock at wholesale price.
All goods warranted. M. T. FOLEY, FURNITURE WAREROOMS,

SPRING BEDS and BEDDING. the manufactory, Nos. 210 and 212 Gaual at, junction of Walker at D. PARRELL. (Bedding a specialty.) Prices moderate.

Ocean Steamers.

WELLS, FARGO & Co. Freight Agents P. M. S. S. Co.

FOR ST. THOMAS and BRAZIL.

UNITED STATES and BRAZIL MAIL STRAMSHIP COMPANY.

Regular Mail Steamers sailing on the Zid of erery months:

ROUTH AMERICA. Cant. TANKLERADOM, November 23.

MISSISSIPPI Capt. SLOCUM, December 22.

These appends steamers sail on schedule time, and call at St. Thomas,

Pars. Permunbuce. Bablia, and Rid de Janeiro, going and inturning. For

engagements of freight or passage, apply to

WM. R. GARRISON. Agent. No. 5 Bowling green.

WM. R. GARRISON. Arch.

Sailing regularly EVERY THURSDAY, at 3 o'clock p. m., precisely, from Pier No. 4 North River.

MORRO CASTLE. Capt. R. Adams. November 12, COLUMBIA, Capt. R. Van Sice. November 13, RAGLIb. Capt. M. R. Greene, (via Nassau). November 18, For freight or passage apply to GEO, R. HARTSON, President, No. 5 Eowing green.

MARIPOSA ... Kemble .. SATURDAY November 21.
Preight taken for St. Louis, Mobile and Gaireston at through For Passage or Freight apply to the Acrete, h Co., No. 86 West at.

If R. CHOMWHIL & Co., No. 58 West et.

FOR CHARLESTON and FLORIDA PORTS.

THE NEWYORK AND CHARLESTON STRAMSHIP COMPAN'S trit-class wide-wheel steamship

JAMES ADGER, Cant. T. J. Leckwood, on TURSDAY, November 10,
and Through Passenger Tickets and Bills of Lading issued to all points.

Superior accommonlations for passengers.

Through Passenger Tickets and Bills of Lading issued to all points.

South and South-West, in connection with the South Carolina Railroad
and with steamers to Profits ports.

IF Insurance by this Line 4 per cent.

HENRY R. MORIGAN & Co., Arents, No. 26 Broadway.

The CHAMPTON will follow and sail on SATURDAY, November 14.

FOR LIVERPOOL and QUEENSTOWN .-

Inman Line of Mail Steamers are appendicted to and as follows:
CITY OF PARES.

SATURDAY, November 14.
ETNA (via Hallias).

TUESDAY, November 15.
CITY OF LONDON.
SATURDAY, November 21.
CITY OF BALTIMORE.
SATURDAY, November 21.
CITY OF BALTIMORE.
SATURDAY, November 22.
And each succeeding SATURDAY and atternate TUESDAY, st1 p. m., times normalizing, from Pics No. 65, North Rivers.

RATES OF PASSACE.

PAYABLE IN GOOD.

PAYABLE IN GOOD.

FATABLE IN GOOD.

PAYABLE IN GOOD.

FOR CABLES OF PASSACE.

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STEERAGE.

SO and 47
Hollar.

SUBJECT OF PARES.

15 TO London.

SO and 47
Hollar.

SUBJECT OF PARES.

STEEMER ST Tickets can be bought here, at moderate rates, by persons wishing to end for their friends.

For farther information, apply at the Company's offices.

JOHN G. DALIS, Agent No. 15 Broadway, N. T.

LIVERPOOL AND GREAT WESTERN LIVERPOOL AND GREAT WESTERN
STRAM COMPANY.
From Pier No. 46 North River, WEDNESDATS.
MANHATTAN. 3-360 tuns. November B. at 2 p. m.
MINNESOTA 2,360 tuns. November 35, at 2 p. m.
COLOBADO. 2,360 tuns. December 3, at 1 p. m.
NEBRASKA 3,362 tuns. December 16, at 6 a. m.
Cabia passage, 480 and Sterace, 430, carraway.
Tickets to bring out passengers from Parope can be obtained on reasonable terms. For freight or passage, apply to

For steerage passage, to WILLIAMS & GUION, No. 29 Broadway ONLY DIRECT LINE TO FRANCE.
STRAMSHIPS BETWEEN NEW-YORK AND HAVRE, CALLING T. did vessels on this favorite route for the Continent will sail to 50 North liver, as follows:

NATIONAL LINE. — The steamship ERIN, Webster, will leave on SATURDAY, November 14, at 2 p. m., from Pier No. 47 North River. Passage to Liverpool or Queenstown, cabin, \$100; steerage, \$30 currency. Steerage tickets from Liverpool or Queenstown \$37, currency. Apply at the Company's offices, Nos. 69 and 27 Broadway.

PASSAGE TO AND FROM
GHRAT BRITAIN AND IRBLAND,
BY STRAMSHIP AND SAILING PAUXET,
AT REDUCED RATES,
DRAFTS AVAILABLE THEOLOGICAL ROGLAND, IRBLAND,
SCOTLAND AND WALKS. For particulars apply to TAPSCOTT BROTHERS & Co. No. 26 South-st. and No. 23 Broadway

TAPACOTT BROTFIERS & Co. No. 56 South-st. and No. 13 Broadway
TEAM to GLASGOW and LONDON DERRY
THE ANCHOR LINE.
favorite Clyde-built passenger steamers, are intended to sail every flaturilay
from Pier No. 20. North River, at 12 o'cioch noon.
HIBERNIA Nov. 12 10 JUWA. Dec. 5
KUROPA Nov. 21 BRITANNIA Dec. 13
COLUMBIA Nov. 28 BRITANNIA Dec. 13
RATEN OF PASSAGE P. YABLE IN CURRENCY.
Cabins to LiverPool, GLASGOW, or DERRY, 590 and 575
Exercision tickets, good for 12 months, \$160.
Sterrage to Glasgow or Derry, \$39: Intermediate, \$35.
Prepaid Certificates from these ports, \$37.
Passongers booked to and from Hamburg, Havre, Rotterdam, Aniwerp, &c., at very ion rates.

Passiongers booked to and from Hamburg. Havre, Rotterdam, Autwerp, &c., at very low rates.

Draftz issued, oayable at any bank in Great Britain.

For farther information apply at the Company's office, No. 6 Bewitsgreen, New York, to

PHE NORTH GERMAN LLOYD's Steamship AMKRICA, C. Hargeshimer, master, carrying the United States Mail, will sail from the Bremen pier, foot of Third-at. Hebekes, On THURSDAY, November 12,

BREMEN. VIA SOUTHAMPTON,
TAKING PASSENGERS TO
London, Havre, Seathampton, and Bremen, atthe following rates, payable in gold:

Steambonts und Muilronds.

LOW FARE to ALBANY and TROY-Only \$1.50.—The elegant steamers VANDERBILT and CONNECT-CUT leave Pier No. 44, north of Springest, at 6 every evening, Saturdays steepled, connecting with rail West and North. Fare on Sunday \$2. Returning, leave Troy at 6 and Albany at 8 p. m.

Steamboats and Mailroads.

FOR BOSTON, via NEWPORT and FALL

OLD FALL RIVER LINE,

NEW-YORK and BOSTON, NEWPORT, PALL RIVER, TAUNTON

NEW-YORK and BOSTON, NEWPORT. FALL RIVER, TAUNTON
NEW BEDFORD, and CAPE COD TOWNS and NANTUCKET.
Fare and Freight as low as by any other ne
One of the Magnificent Steamboate
NEWPORT or OLD COLONY
Leaves Fier 28 N. R., foos of Murrar-el., at 4 p. m. daily, Sundays
accepted.

By this route, passengers can take train from Newport at 4 a.
and arrive in Boston at 6:10 a. m., in time to connect with all Northern
and Ensiern trains; or real undistanted, be enabled to bearing the
7:45 a. m. train, and arrive in Boston at e. fr commerce hungs, and the
7:45 a. m. train, and arrive in Boston at e. fr commerce hungs, and the
7:45 a. m. train, and arrive in Boston at e. fr commerce hungs,
NRW-YORK, August 29, 1868.

PRISTOL LINE—AT 4 P. M.
TO BOSTON, PROVIDENCE, AND INTERMEDIATE FORKY.

BRISTOL.

BRISTOL.

BRISTOL.

BRISTOL.

BRISTOL.

Capt BRAYTON, from Pler No. 40, N.R., foot of Canal-st. at 4 o'cest.
p. m., MONDATS, WEDNESDAYS, and WRIDAYS. p. m., MONDATS, WEDNESDAYS, and VRIDAYS.

PROVIDENCE.

Capt. SIMMONS, at 4 p. m., TUENDAYS, TUUNDAYS, and SATURDAYS.

Connecting with the Express Train at Bricton she following morning at

o'clock. Arriving at Boston at 6 o'clock a. m., in time for all conveyances out of hat city.

Freight taken as low as the lowest, and landed in Boston at 51 a m.

M. R. SIMONS, Agent

JAMES FISK, jr., Ma aging Director.

FOR NEW-HAVEN, HARTFORD, SPRING-FIRLD AND THE NORTH. Fare, \$1. Stramers leave Perb-slip for New-Haven at 3:15 and 11 p. m., connecting with the Railroad. BALTIMORE AND OHIO HAILROAD CO'S.

INDEPENDENT LINE for the WEST, SOUTH-WEST, and
NORTH-WEST. Freight received and forwarded Dalidy via INLAND
LINE at Pier No. 6 North River. RATES LOW with Quiet Disputel.
Passengers by THIS ROUTE ONLY can go to Washington, D. C. and
return, without extra cost. TICKET'S GOOD UNTIL USED. Apolyto
C. W. PERVEIL, General Agent, No. 193 Branden, con. Devast. N. 7.

WORCESTER, PALMER FITCHEURG, NASHUA, LOWELL, CONCORD, THE WHITE MOUNTAINS, AND INTERMEDIATE P. INTS.

The new and staneth steamers of the Norwesh Line.
CITY OF BONTON and CITY OF NEW-YORK.
leave New-York daily (Sandays excepted), at 4 science, no., from Pier No. 39 North Eiter, fact of Vestryat,
FOR NEW-LONDON.
there connecting with the Steamboat Express Train from the above paints via Norsich and Worcester, Buston and Worcester, Worcester and Nashua, and New-London and Northern Rainroads.
Freight taken at the lowest rates. For information inquire of J. E. SHOULT Agest on the Pier.

CENTRAL RAILROAD of NEW INDUSTRY.

Cars.

ALLENTOWN LINE TO THE WEST.

Three Express Trains to the West, except Sandays, when one train in

Three Express Trains to the West, except Sundays, then excitals in the evening.

Sixty miles and three hours saved by this line to Chicago, Cincignati, St. Louis, &c. with but one change of cars.

St. Louis, &c. with but one change of cars.

Commencing September 14, 1953—Leave New York as follows:

6:45 a.m.—For Estaton. Bethehelm, Manch Chunk, Williamspet, Willesbarre, Mahanov Citr. &c. 1950 c.m.—For Somerville.

8 a.m.—For Fleuington, Junction, Strondahurg, Water Gap, Scrauten, Klingston, Pittston, Great Bend, &c. 2 a.m.—Westrann Exprans for Enstmant or Chicago, and but one thange to St. Louis. Connects at Harrishurg with Northern Central and Philadelphia and Eric Houds, for Eric and the Oil Regions. Sirver Falace cars through to Chicago.

12 m.—Thair—For Flemington, Easten, Allestown, Manch Chunk, Wilkesharre, Reading, Columbia, Lancaster, Ephrata, Litiz, Pottaville, Herrisburg, &c.

Wilkesharre, Reading, Columbia, Lancaster, Ephrata, Litiz, Fottavilla, Herrisburg, &c.

4 p. m. — For Somercille,

4 p. m. — Way train for Raisdon, Allentown, Manch Chank and Scratten,

5 p. m. — Clystinsari Express—For Easton, Bethiehem, Allentown,

Reading, Harrisburg, Pittaburgh, Chicago, and Chachanati. Sleeping Care

to Pittaburgh and Chicago. Connects at Junction with Del., Lack, and

West, R. R. for Strondsharg, Water Cap, Setanton, &c.

5:20 p. m. — For Somerville and Fremington,

6 p. in. — For Easton and interreselving attonic.

8 p. in. — Wastrakis Express Traits—For Easton, Allentown, Reading,

Harrisburg, Pittaburgh and the West—connects at Harrisburg with train

for Williamsport, Erfe, &c.

8:40 p. m. — For Semerville.

8:equing care through from Jersey City to Pittaburgh every evening.

Sceping care through from Jersey City to Pittaburgh every evening.

Sceping care through from Jersey City to Pittaburgh every evening.

10:20, 11:20 a. m. — 2 m. — 1, 2, 3, 2:20, 3:65, 4, 4:20, 4:45, 5:20, 5:40, 6, 6:30, 7:10, 7:49, 6, 5:40, 9, 10, 11:43 p. m.

Tickets for the West cam be shirted at the office of the Central Rall
road of New-Jersey, foot of Liberty-et. N. R., at Na I Astor House, Na.

24, 271, 30, 6:81 Broadway, at Na I of Greenweishest, and at the principal

botole.

H. P. Baldwits, Gen. Pass. Agent.

8.20 a. m. Hay France, Analy, for Butlelo, Salamanea, Dunkira, and art points West and South.

3.20 p. m. Way France, for Middletown and intermediate stations.

4.30 p. m. Way Express, stopping only at Stering Junction. Turner's, and stations west of Torner's except Oxford, to Newhurgh, Warnes, Mentionnery, Cultowrille, and fort Jerris.

5.20 p. m. Way Trein, for Suffern and intermediate stations.

5.20 p. m. Night Express, for Ruchesler, Buffalo, Salamanea, Dunkira, and all points South and West.

6.20 p. m. Way Train, for Suffern and intermediate stations.

6.20 p. m. Way Train, for Suffern and intermediate stations.

6.20 p. m. Might Express, duly, for Bookester, Buffalo, Salamanea, Dunkira, and all points West and South. By this train sleeping conclusively for the Mest.

8.20 p. m. Englypont Trein, align; for the West.

Also Way Trains for Rutherford Park, Fasson and Paterson, at 6:45-and 9:15 a. m., 12 m., and 1:45, 4:00, 6:45, and 1:00 p. m. On Wesserdey nights, a Theater Train at 12 welcock for Suffern and intermediate stations.

HUDSON RIVER AND HARLEM RAIL-BOADS.-On and after MONDAY, May 11, 1808, trains for Al-bany and Troy, connecting with Northern and Western trains, will leave New lork as follows:

8 a. m. Express train via Hudson River Relicond, Thirtieth-st and
Testib-are, shrough to Bosfaio Sanonsion Bridge, and Saratogs, without thange of cars land connecting at Troy with trains for stational Burington, and the North. Drawing room cars from New York to Rechester,
connecting with alceping-cars for the West, via either North or South-

ONG ISLAND RAILROAD—WINTER
ARRANGEMENT—Leave James-ship 8:30 a. m. for Greeoport
and all way-attitions encept Willow Tree. 10 a. m. and Swithpert Train for
all stations except Willow Tree. 2 p. m. Express Train for Riverbeas
stopping at Jamaics, Mineols, Hickwille, and all stations eadt; this
train will run through to Greenport an Saigrday wight, 4 p. m.: Northeport Passenger Train and all stations except Willow Tree, 5:30 p. m.;
Farmingdale Passenger train and way-station, this train will run through
to North Julip on Saturday night; Sandra Krenrison trun laves Hutler?
Point at 9 a. m. for Glee Cove. Realin. Huntington, and Northport,
returning, arrives at Hunter's Point at 5:10 p. m. To take effect de76, 1869.

NEW-YORK and NEW-HAVEN RAILROAD,

SUMMER ARRANGEMENT.

COMMERCING MAY 12, 1962.

TRAINS LKAVE NEW-YORK:

For New-Haven and Bridgupert, 7,00, 2,00 (Et.), 11.59 a. m., 12.15-(Ex.), 3,00 (Et.), 2,45 4.30, 2.39, and 4.00 (Et.) p. m.

For Milford, Stratford, Fairfield, Southport, and Westport, 7,00, 11.20 a. m.; 3,45, 4.30, 3.30 p. m.

For Norwalk, 7,00, 2,00 (Ex.), 9,00, 11.30 a. m.; 12.15 (Ex.), 2,00 (Ex.), 2,15 4.30 (Ex.), 5,30, 2,00 (Ex.), 9,00, 11.30 a. m.; 12.15 (Ex.), 2,00 (Ex.), 2,15 4.30 (Ex.), 2,00, 11.30 a. m.; 3,45, 4.30 (Ex.), 2,00 (Ex.), 2,15 1.00 (Ex.), 3,43, 4.30 (Ex.), 4.00, 2,30 (Ex.), 2,00 (Ex.), 2,15 1.00 (Ex.), 3,45, 4.00 (Ex.), 4.00 (Ex.), 2,15 1.00 (Ex.), 3,45, 4.00 (Ex.), 2,15 1.00 (Ex.), 2,15 1.00 (Ex.), 3,10 (Ex.), 3,10 (Ex.), 2,10 (Ex.), 2

For New-Haves, New Loudon, and Stonington Railroad at 8.00 a. m., 215, 2.00, 8.00 p. m. For Caual Enlivand, 8.00 a. m., 12.15 p. m., to Northampton and Wil-

For Canal Relifered, 8,00 a.m., 1,00 p. m.
For Naugatack Railroad, 8,00 a.m., 1,00 p. m.
For Daubury and Norwalk Railroad, 7,00 9,00 a.m., 12,15, 4,30 a.m.
Commodicus Steeping Cars attached to 8,00 p. m. train.
JAMES H. HOVT, Supt.

DEOPLE's LINE for ALBANY—Steamers ST.

JOHN and DRRW.—One of these magnifects steamers leaves Pier
No. 4). North River, near foot of Canal-st., every EVENING (Sundays
excepted), 45 6 c'clock. Passengers desiring the comforts and hundres of
a frat-class hotel can have their wishes gratifed on these steamers, and
arrive in Albany in ample time for railroad trains North and West.

Preight taken at reduced rates.

NORTHERN RAILROAD of NEW-JERSEY.

Trains will leave New-York by the Paroula Perry, foot of Chambersst., as follows: At 9 z. m., 1, 4:15, 5:15, and 6:30 p. m., and Satordays
only at 12 midnight. The 1 and 4:16 p. m. trains run through to Momey.

THOS. W. DEMAREST, Superintendent.

SUNDAY TRAINS.—8:30 s. im., Way Train for Otisville: 12:00 m. for Paterson; 6:30 p. in., Night Europeas, for Dunkirk, Buffalo, Rochester, Salamenca, and all points West and South; 8:00 p. m. Emigrant and Way Train: If p. m. for Paterson and Fort Jervin p. m. Emigrant and Express Trains run through to Salamines, Dunkirk and Buffalo without change of coaches, and in direct connection with all Southern and Western lines.

Perfective Vanilland.

Western lines.

Perfectly Ventilated and Luxurious Sleeping Coaches accompany all Night Trafes.

Tickets can be obtained at the Company's offices.—No. 241 Broadway.—

Tickets can be obtained at the Company's offices.—No. 241 Broadway.—

Depot food of Chambers at, New-York; also at Long Dock Depot. Jeroey City.

Ww. R. Baur, General Pass. Agent.

lington, and the North. Prawing room exist from New-York to Rechester, enuncions with alreping cars for the West, via either North or South-Shore line.

If a in. Express train via Harlem Religiond, Twenty-sixth at and Pourth are, connecting at Chatham with Western Ralimod for Lebanou Springs. Pittafeld, &c.; at Albany with Western Ralimod for Lebanou Springs. Pittafeld, &c.; at Albany with Western trains, and at Troy with trains for Savatage. Her lington, and the North.

Ill:30 a. in. Express train via Hindson Biver Ralimod, connecting at Albany with trains for Rettafed. Burlington, and the North. Drawing-room car attached to this train intrough to Savatage.

3-35 p. in. Express train via Hodson River Ralicond, with drawing-room car attached, connecting at Albany with Western trains, and at Troy with trains for Montreel, with siceping car attached.

4-35 p. in. Express train via Hariam Halrond, connecting at Chatham with Western Ralicond for Lebanou Springs, Pittafendi, &c., and at Albany with Western trains. Sicepting cars attached, at Albany.

5-30 p. in. Express train via Hodson Sirger Ralimond, with elepting-cars attached, and through to Distalon and Suspension Eridge without change of cars. Also, seeping car every day, excepting Saturainy, attached from New-York through to Orgensiony, without change, via Rome, W. and O. Rallmod. Connection for Trey will be made at East Albany. This train will run on Sundays.

It p. in. train via Hudson River Ralimond, Swenton Eridge without change of cars.

A Sunday train will be run via Hudson River Ralimond, from New-York at 70 at 15 at 15 p. in. train via Hudson River Ralimond, from New-York at 70 at 15 p. in. Returning, leave Polipheepia extended at albany.

A Sunday train will be run via Hudson River Ralimond, from New-York at 5 on the Polipheepia and intermediate via hour, points North, Drawing room cars attached at Albany.

A Sunday train will be run via Hudson River Ralimod, from New-York at 5 on the Polipheepia and intermediate via hour, points from New-York at 10

Passenger Station in New York, corner Twenty-seventh at, and Fourth-ave. Entrance on Twenty-saventh-st.

For Connecticut River Railroad, 2.00 a. m. (Kr.), 12.15 p. m. to Mos-real, 3.00 p. m. to Northampton. For Hartford, Providence, and Fishkill Railroad, 3,00 (Er.) a. m., 12.18

SAFETY, SPEED and COMFORT.

CENTRAL RAILROAD of NEW-JERSEY.

Passenger and Freight Depot in New-York fact of Libertest, concerts at Hampton Junction with the Delaware, Larkawann and Western Railroad, and at Easton with the Lehich Valley Railroad and its concertion, forming a direct line to Pittaburgh and the West, without change

ERIE RAILWAY.—TRAINS LEAVE DEPOT foot of Chambers et. Pavonia Ferres 5:00 a. m. Losy Express, for Rochester, EnTale, Salamanca, Dunkirk, and all points West and South.

8:20 a. m. Hopy Train, faile, for Oritaville and Intermediate stations.

10:00 a. m. Empress Mani, for Buttale, Salamanca, Dunkirk, and ad-

Commodiscus Sleeping Cars attached to 8.00 p. m. train. JMRS H. HOVT, \$ npt. NEW-JERSEY R. R.—CHANGE OF HOUR, commencing Sept. 13, 1898. For PHILADELPHIA, via Kausington.* 6;30 p. m. Via Camden. 7a m. 1 p. m. 4 p. m. Via W. Philia, 10 s. m. 18;30 p. m. 5 p. m., 12 nl. For Belt. and Washington.—8;60 a. m., 12;31 p. m., 5 p. m., 12 nl. For Belt. and Washington.—8;60 a. m., 12;31 p. m., 5:00 p. m.* For South and S. W.—8;60 a. m., 21;20 p. m. FOR THE WEST.—To Circlinnati and Chicago.—8;40 a. m., 21;20 p. m. FOR THE WEST.—To Circlinnati and Chicago. 8 nl. 12;31 p. m. The 8;40 a. m. and 9:10 p. m. trains through with bare one change. Silver Paice elseping-cars on 5 p. m. train through to Circlinnati without change, making same connections at Circlinnati as by carly a m. trains by other N. Y. inse. Family compariment cars also so 5 p. m. train on Mon. and Thurs. run through to Chicago without change. Silver Pother N. F. W. JACKSON. Gen. Supt. NORTHERN RAILROAD COMPANY OF NEW-JERSEY, CHANGE OF TERMINL

NORTHERN RAILROAD COMPANY OF NEW-JENSEY.

On and after MONDAY, Nov. 2, 1003.

On and after MONDAY, Nov. 2, 1003.

THE TRAINS OF THIS COMPANY WILL LEAVE JERSEY CITY FOR PIERMONT,
BY THE FAVONIA PERRY.

from the foot of Chambers et. New-York, as follows (Sundays excepted):
Leave at 9 a. m., 1p. m., 4;15 p. m., 5;15 p. m., and 6;30 p. m.

Lave at 9 a. m., 1p. m., 4;15 p. m., 5;15 p. m., and 6;30 p. m.

The 1 and 4;15 p. m. run through to Monsey.

The 1 and 4;15 p. m. run through to Monsey.

THOS. W. DEMAREST, Superintendent.

THOS. W. DEMAREST, Superintendent.

RARITAN AND DELAWARE BAY RAILTom's River, &c.
By steamer JESSER HOYT daily, except Sundays, at 4 o'clock p. m.
From Pier No. 30, foot of Chambers et.

W. S. SNEDEN & Co., Lessees.

From Pier No. 30, 1000 of Channel W. S. SNEDEN & Co., Lessees.

SOUTHSIDE RAILROAD of LONG ISLAND.

—CHANGE OF TIME. On and after September I, 1963, trains will run as follows: Leave New York, Roosevolt and Grandel. Parties (for Noath Seventh-at., Williamsburgh), at 2:05 a. m., 3:00 and 4:50 p. m., for Islip and intermediate stations; at 6:13 p. m. for Jamaica. Returning, leave Islip at 6:13 and 3 a. m. and 4 p. m., stepping at intermediate stations, and from Jamaica. To m., arriving in New York at 7:50, 8:55, 9:55 a. m., and 6:25 p. m.

Passengers for Kockaway and Fire Island will leave by the 8:05 a. m., and 3:40 p. m. trains.

Passengers licketed and baggage checked to and for Fire Island.

R. Will'E. Superintendent